

United States Bankruptcy Court
Western District of Washington

In re:
Osure Laroi Brown
Cierra Ebony-Renee Brown
Debtors

Case No. 12-21878-TWD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0981-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 28

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db/jdb #Osure Laroi Brown, Cierra Ebony-Renee Brown, 4200 Mary Gates Memorial Dr NE Apt P213, Seattle, WA 98105-5656
954234807 American Education Services, P.O. Box 2461, Harrisburg, PA 17105-2461
954234809 +Credit Svc of Central Washington Inc., c/o Christopher F Ries, Riels Law Firm, PS, PO Box 2119, Moses Lake WA 98837-0519
954234810 Credit Svc of Central Washington, Inc., PO Box 1073, Moses Lake, WA 98837-0157
954234813 +DSHS / DCS Seattle, Po Box 11520, Tacoma, WA 98411-5520
954234811 +Department of Education, Fedloan Svcing, PO Box 53210, Atlanta, GA 30355
954234816 +Elliott Bay Adjustment, 10740 Meridian Ave N Ste, Seattle, WA 98133-9010
954462368 FedLoan Servicing, PO Box 69184, Harrisburg PA 17106-9184
954492480 +National Collegiate Trust, NCO FINANCIAL SYSTEMS INC, PO Box 4941, Trenton NJ 08650-4941
954234818 +National Collegiate Trust, 237 Park Ave # 21, New York, New York 10017-3153
954234819 Permant Recovery Inc., PO Box 9054, Pleasanton, CA 94566-9054
954234820 Radia Medical Imaging South, 2245 152nd Ave NE, Redmond, WA 98052-5519
954234821 Tommy L. Brown, 6179 S Langston Rd, Seattle, WA 98178
954234822 Tommy L. Brown, 65719 S Langston Rd, Seattle, WA 98178

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: IRS.COM Dec 29 2017 23:58:00 Internal Revenue Service, 915 2nd Avenue MS W244, Seattle, WA 98174-1007
smg EDI: WADEPREV.COM Dec 29 2017 23:58:00 State of Washington, Department of Revenue, 2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
cr EDI: ECMC.COM Dec 29 2017 23:58:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
954234806 +E-mail/Text: bknotices@conduent.com Dec 30 2017 00:01:04 ACS, PO Box 7051, Utica, NY 13504-7051
954234808 +E-mail/Text: bk@coastprofessional.com Dec 30 2017 00:00:25 Coast Professional Inc., PO Box 2876, West Monroe, LA 71294-2876
954245108 EDI: DISCOVER.COM Dec 29 2017 23:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
954234812 EDI: DISCOVER.COM Dec 29 2017 23:58:00 Discover Card, PO Box 6103, Carol Stream, IL 60197-6103
954234814 EDI: ECMC.COM Dec 29 2017 23:58:00 ECMC, PO Box 419041, Rancho Cordova, CA 95741-9041
954342908 EDI: ECMC.COM Dec 29 2017 23:58:00 ECMC, PO Box 16408, Saint Paul MN 55116-0408
954470841 +E-mail/Text: bankos@merchantscredit.com Dec 30 2017 00:00:23 Merchants Credit, 1410 Jefferson Ave NE, PO Box 7416, Bellevue, WA 98008-1416
954234823 EDI: TFSR.COM Dec 29 2017 23:58:00 Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
954289515 EDI: TFSR.COM Dec 29 2017 23:58:00 Toyota Motor Credit Corp TMCC, PO BOX 8026, Cedar Rapids IA 52408-8026
954234824 EDI: USAA.COM Dec 29 2017 23:58:00 USAA, 10750 McDermott Freeway, San Antonio, TX 78288-0509
954285562 +E-mail/Text: bncmail@w-legal.com Dec 30 2017 00:00:30 USAA FEDERAL SAVINGS BANK, C/O WEINSTEIN & RILEY, 2001 WESTERN AVE STE 400, SEATTLE WA 98121-3132
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

954234817* Internal Revenue Service, PO BOX 7346, PHILADELPHIA, PA 19101-7346
954234815 ##Educational Computer Systems Inc., 181 Montour Run Road, Coraopolis, PA 15108-9408
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Christina L Henry on behalf of Debtor Osure Laroi Brown mainline@hdm-legal.com,
hdmecf@gmail.com
Christina L Henry on behalf of Joint Debtor Cierra Ebony-Renee Brown mainline@hdm-legal.com,
hdmecf@gmail.com
K Michael Fitzgerald courtmail@seattlech13.com
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Osure Laroi Brown**
First Name Middle Name Last Name
Debtor 2 **Cierra Ebony–Renee Brown**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Western District of Washington**
Case number: **12-21878-TWD**

Social Security number or ITIN **xxx-xx-8508**
EIN **---**
Social Security number or ITIN **xxx-xx-3594**
EIN **---**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Osure Laroi Brown

Cierra Ebony–Renee Brown

12/29/17**By the court:**Timothy W. Dore
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.